

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

GARY A. SMITH  
DEBRA K. SMITH  
Debtor(s)

Case No. 11-11298TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2011.
- 2) The plan was confirmed on 10/04/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/14/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/23/2016.
- 5) The case was completed on 09/19/2016.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,004.51.
- 10) Amount of unsecured claims discharged without payment: \$31,057.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$119,938.28
Less amount refunded to debtor	\$3,176.47

**NET RECEIPTS:** **\$116,761.81**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,035.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,985.13**

Attorney fees paid and disclosed by debtor: \$150.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST NATL BANK SLIPPERY ROCK	Unsecured	0.00	NA	NA	0.00	0.00
AMERIGAS	Unsecured	1,580.76	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	4,610.00	4,823.65	4,823.65	1,002.98	0.00
CANDICA LLC	Unsecured	4,510.00	4,611.96	4,611.96	958.96	0.00
CANDICA LLC	Unsecured	1,704.00	1,719.51	1,719.51	357.54	0.00
CANDICA LLC	Unsecured	0.00	4,823.65	0.00	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,638.00	4,160.19	4,160.19	865.03	0.00
FIA CARD SERVICES** SCCSR BANK	Unsecured	4,016.00	4,104.24	4,104.24	853.39	0.00
FIA CARD SERVICES** SCCSR BANK	Unsecured	3,744.00	3,856.79	3,856.79	801.94	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
FIRST UNITED NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FRANKLIN-OIL REGION CU	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/HH GREGG++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/PEARL VISION++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK USA++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK USA++	Unsecured	0.00	NA	NA	0.00	0.00
M & T BANK	Secured	198,011.00	201,383.96	0.00	95,650.35	0.00
M & T BANK	Secured	0.00	6,388.39	6,388.39	6,388.39	0.00
MERCER COUNTY STATE BANK	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL CITY	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,214.00	3,179.84	3,179.84	661.18	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,164.00	1,224.83	1,224.83	254.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	283.00	268.54	268.54	55.84	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,095.00	3,095.89	3,095.89	643.73	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,788.00	3,728.48	3,728.48	775.26	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,428.00	2,440.31	2,440.31	507.41	0.00
SPRINGLEAF FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
TRACTOR SUPPLY++	Unsecured	0.00	NA	NA	0.00	0.00
UNITED REFINING	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEISFIELD JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
WFCB/BLAIR CATALOG++	Unsecured	0.00	NA	NA	0.00	0.00
WOMAN WITHIN	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FNCL NETWORK NATL BAN	Unsecured	0.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$95,650.35	\$0.00
Mortgage Arrearage	\$6,388.39	\$6,388.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,388.39</b>	<b>\$102,038.74</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$37,214.23</b>	<b>\$7,737.94</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,985.13</u>	
Disbursements to Creditors	<u>\$109,776.68</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$116,761.81</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/27/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.